## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In re:

## Rozalyn Monique Hutchens-Engle

a/k/a Rozalyn M Engle, Razalyn M Hutchens,

Case No. 10-82212

Rosalyn Engle S.S. No.: xxx-xx-9290

Mailing Address: 124 Cranbrook Court, Raeford, NC 28376-

Debtor.

## NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 7, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain codebtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 6, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt N.C. State Bar No. 10212 Counsel for the Debtor 6616-203 Six Forks Rd. Raleigh, N.C. 27615 Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

Γ	,	CH. 13 PLAN - I	ERT	SSHEET		7	Date: 12/2/	10	
	(MIDDLE DISTRICT - DESARDI VERSION)					Lastnam		-9290	
		RETAIN COLLABERAL & PA	1 OUTSIDE PLA		SURRENDER COLLATERAL				
r		Creditor Name	Sch D#	Description of C		Credit	Creditor Name Description		
1	Ì	Hoke County Taxes	2	House & Lot		None			
١.		Vector Security	<u> </u>	Contract		23		· · · · · · · · · · · · · · · · · · ·	
1	KCC	Masters Exterminators	<u> </u>	Contract		::			
1	ı								
L						ŭ.			
Ī		ARREARAGE CLAIMS				киле	RESPONDED EXECUTORY CONTRACTS/LEASES		
Г	T	Creditor Name	Sch D#	Arrearage	(See †)	Credit	or Name	Description of Collateral	
1		Hoke County Taxes	2	Amount	**	None			
ı		Vector Security	†		4.4				
1		Masters Exterminators			**	ž			
L	Ketan				**	*			
ľ					4.8				
ı		GMAC Murtage	ι	\$2,292	**	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	rest.		
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1			<del>                                     </del>		**				
Ļ					<u> </u>		多為特別。由		
Į		LTD - DOT ON PRINCIPAL RESI	DENCE	& OTHER LONG Monthly		BFIS Adequate	Minimum		
ı		Creditor Name	Sch D#	Contract Amount	Int. Rate	Protection	Equal Payment	Description of Collateral	
L	<u>.</u>	GMAC Mortage	1	\$1,096	N/A	n/a	\$1,096.00	House & Lot	
۱,	Ketain				N/A	n/a			
ı		····	<u> </u>		N/A	n/a			
L			<u>L.</u>		N/A	n/a			
		STD - SECURED DEBTS # EMY							
Γ		Creditor Name	Sch D#	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	_	None	<del> </del>		5.00				
	Kelain		<b></b>		5,00				
Г	1				5.00				
L					5,00				
	5	ID - SECURED DEBTS an 100%							
Г		Creditor Name	Sch D#	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
ı	ŀ	None	├──	Airediti	5.00	1101011011	24 and a symmetry		
L	Ketann			<del></del>	5,00				
۱	ž				5.00				
ı			L		5.00				
L			<u>L</u>		5,00				
		ORNEY FLE (Unpaid part)		Amount	(A)	PROPOSED C	HAPTER 13	PLAN PAYMENT	
L	Lav	v Offices of John T. Orcutt, P.C.		\$2,800					
	ЯÜ	URED TANES		Secured Amt	s	\$1,272	per month for	60 months, then	
L		Tax Liens				\$1,272	,		
L		al Property Taxes on Retained Realty				r	ī	<del></del>	
E	IV.	ECURED PRIORITY DEBTS		Amount	s	N/A	per month for	N/A months.	
IR		Taxes			11		j		
L		te Taxes			2	Adequate Protection	n Payment Period:	17.13 months.	
┝	-	sonal Property Taxes			Sab D 4	i = The number of the	secued debt as lister	I on Schedule D	
Ļ		Alimony or Child Support Arreatage  DESIGN PROTECT (Pay 10026) Inc.26 Payoff Amt		J.	Sch D # = The number of the secued debt as listed on Schedule D.  Adequate Protection = Monthly 'Adequate Protection' payment amt.				
			gn Protect Debts (See*)			† = May include up to 2 post-petition payments.			
_		FRAL NON-PRIORITY UNSUCTI	Amount	4.	* Co-sign protect on all debts so designated on the filed schedules.				
- 7		DMI= None(\$0)	· Jung	None(\$11)	· —	= Greater of DMI x ACP or EAE (Page 4 of 4)			
Other Miscellaneous Provisions  Chi3Plan_MD_(DeSardi Version I/12/10) © LOITO							оло		
P	an	to allow for 3 "waivers". Interest on	EAE at 1	fed. judgment rate					
1									

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing <b>NOTICE</b> ? <b>PROPOSED PLAN</b> was served by automatic electronic noticing upon the following Tru	
Richard M. Hutson, II Chapter 13 Trustee	
and was also served by first class U.S. mail, postage prepaid, to the following parties at the	heir respective addresses
All the creditors set forth on the mailing matrix filing in this case.	
/s Kaelyn McCollum	

Kaelyn McCollum

North Carolina Department of Revenue US Attorney's Office (ED)\*\* c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629

310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461

GMAC Mortgage 3451 Hammond Avenue Atth: Managing Agent Waterloo, IA 50702-5345

**Employment Security Commission** Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504

Alliance Funding LLC PO Box 1628 New Milford, CT 06776 Great Sky Cash, LLC Post Office Box 406 Timber Lake, SD 57656

Credit Bureau Post Office Box 26140 Greensboro, NC 27402

Amazon c/o GEMB Post Office Box 981432 El Paso, TX 79998-1432

Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217

NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006

Ameriloan 3531 P Street NW Post Office Box 111 Miami, OK 74355

Internal Revenue Service Post Office Box 7346 Philadelphia, PA 19101-7346

Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241

Citibank Post Office Box 6500 Sioux Falls, SD 57117-6500 Kohls Post Office Box 3043 Milwaukee, WI 53201-3043

Experian P.O. Box 2002 Allen, TX 75013-2002 Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040

Masters Exterminators 4914 Raeford Road Fayetteville, NC 28301

Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000 Department of Veteran Affairs St. Louis Regional Office Post Office Box 66830 Saint Louis, MO 63166-6830

Military Star Disputes Unit Post Office Box 650410 Dallas, TX 75265-0410

ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125

Jeff Engle 4650 Washington Blvd Apt 422 Arlington, VA 22201

National Group LLC P.Q. Box 025250, #14118 Miami, FL 33102

Internal Revenue Service (ED)\*\* Post Office Box 7346 Philadelphia, PA 19101-7346

GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104

North Carolina Department of Rec/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000

Case 10-82212 Doc 11 Filed 01/06/11 Page 4 of 5

North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168 Target National Bank 3901 West 53rd Street Sioux Falls, SD 57106-4216 WF EFS 501 Bleecker Street Uti¢a, NY 13501-2498

North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504

The Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615

Northland Group, Inc. Post Office Box 390905 Edina, MN 55439-0905 US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858

PayDay Loan Yes Post Office Box 572037 Salt Lake City, UT 84157-2037 US Department of Education Post Office Box 13328 Richmond, VA 23225-0328

Payday Max 207-1425 Marine Drive West Vancouver, British Columbia Canada V7T1139 US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609

Paypal c/o GE Money Bank Post Office Box 981064 El Paso, TX 79998 US Department of Education Post Office Box 5202 Greenville, TX 75403-5202

Sallie Mae Post Office Box 9500 Wilkes Barre, PA 18773-9500 USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-0596

Sallie Mae Post Office Box 9635 Wilkes Barre, PA 18773 Vector Security 70 East Business Park 131 US 70 East Garner, NC 27529

Sears/Citi 8725 W. Sahara Avenue The Lakes, NV 89163 Veterans Administration Regional Office 251 North Main Street Winston-Salem, NC 27155